

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known)

Chapter you are filing under:

- Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Lawrence

First name

W

Middle name

Schumacher

Last name and Suffix (Sr., Jr., II, III)

About Debtor 2 (Spouse Only in a Joint Case):

Gail

First name

J.

Middle name

Schumacher

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and doing business as names.

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-7388

xxx-xx-7776

Debtor 1 **Lawrence W Schumacher**
 Debtor 2 **Gail J. Schumacher**

Case number (*if known*) _____**About Debtor 1:****4. Your Employer Identification Number (EIN), if any.**

EIN _____

5. Where you live

**6485 N. Tower Court
Lincolnwood, IL 60712**

Number, Street, City, State & ZIP Code _____

Cook

County _____

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code _____

About Debtor 2 (Spouse Only in a Joint Case):

EIN _____

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code _____

County _____

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code _____

6. Why you are choosing this district to file for bankruptcy**Check one:**

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

- Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Lawrence W Schumacher**
Debtor 2 **Gail J. Schumacher**

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.

- Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

8. How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
 I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
 I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

- No.
 Yes.

District _____	When _____	Case number _____
District _____	When _____	Case number _____
District _____	When _____	Case number _____

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

- No
 Yes.

Debtor	Debtor's business	Relationship to you
Northwestern Business College Inc.		
District _____	When 8/27/24	Case number, if known 24-12599
Debtor _____		Relationship to you _____
District _____	When _____	Case number, if known _____

11. Do you rent your residence?

- No. Go to line 12.
 Yes. Has your landlord obtained an eviction judgment against you?
 No. Go to line 12.
 Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Lawrence W Schumacher**
Debtor 2 **Gail J. Schumacher**

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?** No. Go to Part 4. Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
- Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- Stockbroker (as defined in 11 U.S.C. § 101(53A))
- Commodity Broker (as defined in 11 U.S.C. § 101(6))
- None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a *small business debtor* or a debtor as defined by 11 U.S.C. § 1182(1)?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a *small business debtor* or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

 No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11. Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

 No. Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 **Lawrence W Schumacher**
 Debtor 2 **Gail J. Schumacher**

Case number (if known) _____

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:

 Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

 Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

 Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:

 Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

 Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

 Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Lawrence W Schumacher**
 Debtor 2 **Gail J. Schumacher**

Case number (if known) _____

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."		
	<input checked="" type="checkbox"/> No. Go to line 16b. <input type="checkbox"/> Yes. Go to line 17.		
16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.	<input type="checkbox"/> No. Go to line 16c. <input checked="" type="checkbox"/> Yes. Go to line 17.		
16c. State the type of debts you owe that are not consumer debts or business debts			
<hr/>			
17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? <input type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes		
<hr/>			
18. How many Creditors do you estimate that you owe?	<input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
<hr/>			
19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
<hr/>			
20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Lawrence W Schumacher**Lawrence W Schumacher**

Signature of Debtor 1

/s/ Gail J. Schumacher**Gail J. Schumacher**

Signature of Debtor 2

Executed on September 23, 2024
MM / DD / YYYYExecuted on September 23, 2024
MM / DD / YYYY

Debtor 1 **Lawrence W Schumacher**
Debtor 2 **Gail J. Schumacher**

Case number (if known) _____

For your attorney, if you are represented by one

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ SCOTT R. CLAR

Signature of Attorney for Debtor

Date

September 23, 2024

MM / DD / YYYY

SCOTT R. CLAR

Printed name

Crane, Simon, Clar & Goodman

Firm name

Suite 3950**135 South LaSalle Street****Chicago, IL 60603-4297**

Number, Street, City, State & ZIP Code

Contact phone **312-641-6777**

Email address

sclar@cranesimon.com**06183741 IL**

Bar number & State

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known)

Chapter you are filing under:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

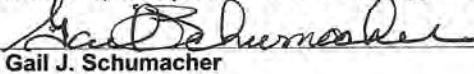
If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3624.


Lawrence W Schumacher
Signature of Debtor 1


Gail J. Schumacher
Signature of Debtor 2

Executed on

09/23/2024
MM / DD / YYYY

Executed on

09/23/2024
MM / DD / YYYY

Debtor 1 **Lawrence W Schumacher**
Debtor 2 **Gail J. Schumacher**

Case number (if known) _____

For your attorney, if you are represented by one

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/Scott R. Clar

Signature of Attorney for Debtor

Date

09/23/2024

MM / DD / YYYY

SCOTT R. CLAR

Printed name

Crane, Simon, Clar & Goodman

Firm name

Suite 3950

**135 South LaSalle Street
Chicago, IL 60603-4297**

Number, Street, City, State & ZIP Code

Contact phone **312-641-6777**

Email address

sclar@cranesimon.com

06183741 IL

Bar number & State

Fill in this information to identify your case:

Debtor 1	Lawrence W Schumacher		
	First Name	Middle Name	Last Name
Debtor 2	Gail J. Schumacher		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)			

Check if this is an amended filing

B 104

For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims Against You and Are Not Insiders

12/15

If you are an individual filing for bankruptcy under Chapter 11, you must fill out this form. If you are filing under Chapter 7, Chapter 12, or Chapter 13, do not fill out this form. Do not include claims by anyone who is an insider. Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20 percent or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Also, do not include claims by secured creditors unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.

Part 1: List the 20 Unsecured Claims in Order from Largest to Smallest. Do Not Include Claims by Insiders.

Unsecured claim

1	<p>Aadvantage Red Mastercard P O Box 60517 City of Industry, CA 91716-0517</p> <p>What is the nature of the claim?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply</p> <p>Does the creditor have a lien on your property?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) Value of security: _____ Unsecured claim: _____</p>	Credit Card	\$23,226.56
2	<p>Bank of America PO Box 15796 Wilmington, DE 19886-5796</p> <p>What is the nature of the claim?</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply</p> <p>Does the creditor have a lien on your property?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) Value of security: _____</p>	Credit Card	\$24,853.76

Debtor 1 Debtor 2	Lawrence W Schumacher Gail J. Schumacher	Case number (if known)
Contact phone	Unsecured claim	
3	What is the nature of the claim?	College Account \$50,106.25
As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply		
Does the creditor have a lien on your property?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) Value of security: Unsecured claim		
4	What is the nature of the claim?	Personal Guarantee for Business Loan \$156,254.00
As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply		
Does the creditor have a lien on your property?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) Value of security: Unsecured claim		
5	What is the nature of the claim?	Credit Card \$18,884.78
As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply		
Does the creditor have a lien on your property?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) Value of security: Unsecured claim		
6	What is the nature of the claim?	Personal Guarantee Business Loan \$105,529.00
As of the date you file, the claim is: Check all that apply		
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated		

<p>Debtor 1 Lawrence W Schumacher Debtor 2 Gail J. Schumacher</p> <hr/> <p>Contact _____</p> <p>Contact phone _____</p>	<p>Case number (if known) _____</p> <p><input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply</p> <p>Does the creditor have a lien on your property?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) Value of security: _____ Unsecured claim _____</p>
<p>7</p> <p>Credibility (Nu Direction Lending) 2655 Interplex Drive, #104 Feasterville Trevose, PA 19053</p> <hr/> <p>What is the nature of the claim? \$380,253.00</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply</p> <p>Does the creditor have a lien on your property?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) Value of security: _____ Unsecured claim _____</p>	
<p>8</p> <p>Gary Jeffrey 47 Fair Oaks Street San Francisco, CA 94110</p> <hr/> <p>What is the nature of the claim? \$103,333.00</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply</p> <p>Does the creditor have a lien on your property?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) Value of security: _____ Unsecured claim _____</p>	
<p>9</p> <p>Hank Herzing 64 Cayman Place Palm Beach Gardens, FL 33418</p> <hr/> <p>What is the nature of the claim? \$108,000.00</p> <p>As of the date you file, the claim is: Check all that apply</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply</p> <p>Does the creditor have a lien on your property?</p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) Value of security: _____ Unsecured claim _____</p>	

Debtor 1 Lawrence W Schumacher
 Debtor 2 Gail J. Schumacher Case number (if known) _____

10 **What is the nature of the claim?** \$108,000.00

Hazel Sullivan
8930 Bay Colony Drive, #1700
Naples, FL

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed
- None of the above apply

Does the creditor have a lien on your property?

- No
- Yes. Total claim (secured and unsecured)
 Value of security: _____
 Unsecured claim _____

11 **What is the nature of the claim?** \$650,000.00

Hope Education
4584 Llmerick Lane
Frisco, TX 75034-2147

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed
- None of the above apply

Does the creditor have a lien on your property?

- No
- Yes. Total claim (secured and unsecured)
 Value of security: _____
 Unsecured claim _____

12 **What is the nature of the claim?** Personal Guarantee for Business Loan \$216,000.00

Jerome Mancuso
925 Woodland Drive
Glenview, IL 60025

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed
- None of the above apply

Does the creditor have a lien on your property?

- No
- Yes. Total claim (secured and unsecured)
 Value of security: _____
 Unsecured claim _____

13 **What is the nature of the claim?** \$1,336,255.00

JLB Capital Management
6610 Lavandula Ct.
San Diego, CA 92130

As of the date you file, the claim is: Check all that apply

- Contingent
- Unliquidated
- Disputed
- None of the above apply

Debtor 1 Lawrence W Schumacher
 Debtor 2 Gail J. Schumacher Case number (if known) _____

Does the creditor have a lien on your property?

- No
 Yes. Total claim (secured and unsecured)
 Value of security: _____
 Unsecured claim: _____

14 **What is the nature of the claim?** **Personal Guarantee for Business Loan** **\$359,760.00**

Mynt Advance
633 167th Ststreet
Miami Beach, FL 33162

As of the date you file, the claim is: Check all that apply

- Contingent
 Unliquidated
 Disputed
 None of the above apply

Does the creditor have a lien on your property?

- No
 Yes. Total claim (secured and unsecured)
 Value of security: _____
 Unsecured claim: _____

15 **What is the nature of the claim?** **Credit Card** **\$19,145.13**

Nordstrom Visa
PO Box 100135
Columbia, SC 29202-3136

As of the date you file, the claim is: Check all that apply

- Contingent
 Unliquidated
 Disputed
 None of the above apply

Does the creditor have a lien on your property?

- No
 Yes. Total claim (secured and unsecured)
 Value of security: _____
 Unsecured claim: _____

16 **What is the nature of the claim?** **\$103,333.00**

Pat Carmen
544 Northampton Circle
Elk Grove Village, IL 60007

As of the date you file, the claim is: Check all that apply

- Contingent
 Unliquidated
 Disputed
 None of the above apply

Does the creditor have a lien on your property?

- No
 Yes. Total claim (secured and unsecured)
 Value of security: _____
 Unsecured claim: _____

Debtor 1 Debtor 2	Lawrence W Schumacher Gail J. Schumacher	Case number (if known)
17	Ritz Carlton P O Box 6294 Carol Stream, IL 60197-6294	What is the nature of the claim? Credit Card \$35,056.64 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply
		Does the creditor have a lien on your property? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) Value of security: _____ Unsecured claim _____
		Contact _____ Contact phone _____
18	Shawntel and Scotty Landry 4584 Limerick Lane Frisco, TX 75034-2147	What is the nature of the claim? \$598,000.00 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply
		Does the creditor have a lien on your property? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) Value of security: _____ Unsecured claim _____
		Contact _____ Contact phone _____
19	Slate Advance 15 America Ave., #3 Lakewood, NJ 08701	What is the nature of the claim? Personal Guarantee Business Loan \$102,000.00 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply
		Does the creditor have a lien on your property? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Total claim (secured and unsecured) Value of security: _____ Unsecured claim _____
		Contact _____ Contact phone _____
20	The Avanza Capital Group, Inc. 3974 Amboy Road, #306 Staten Island, NY 10308	What is the nature of the claim? Personal Guarantee Business Loan \$116,792.00 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply

Debtor 1	Lawrence W Schumacher	Case number (if known)
Debtor 2	Gail J. Schumacher	
Does the creditor have a lien on your property?		
Contact	<input checked="" type="checkbox"/> No	
Contact phone	<input type="checkbox"/> Yes. Total claim (secured and unsecured)	Value of security: _____
		Unsecured claim: _____

Part 2: Sign Below

Under penalty of perjury, I declare that the information provided in this form is true and correct.

X /s/ Lawrence W Schumacher
Lawrence W Schumacher
Signature of Debtor 1

X /s/ Gail J. Schumacher
Gail J. Schumacher
Signature of Debtor 2

Date September 23, 2024

Date September 23, 2024

United States Bankruptcy Court
Northern District of Illinois

In re Lawrence W Schumacher
Gail J. Schumacher _____

Debtor(s) _____

Case No. _____

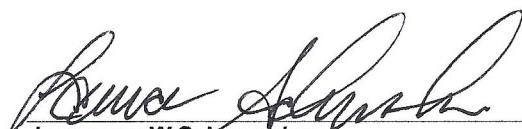
Chapter 11 _____

VERIFICATION OF CREDITOR MATRIX

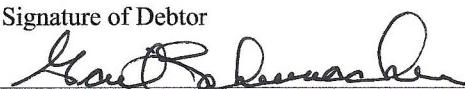
Number of Creditors: 38

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: 09/23/2024


Lawrence W Schumacher
Signature of Debtor

Date: 09/23/2024


Gail J. Schumacher
Signature of Debtor

Bank of America
P O Box 660861
Dallas, TX 75266-0861

Costco Citi Visa
PO Box 790046
Saint Louis, MO 63179-0046

JLB Capital Management
6610 Lavandula Ct.
San Diego, CA 92130

Bank of America
PO Box 15796
Wilmington, DE 19886-5796

Credibility (Nu Direction Lending)
2655 Interplex Drive, #104
Feasterville Trevose, PA 19053

Lightstream
PO Box 117320
Atlanta, GA 30368-7320

Bank of America
P O Box 851001
Dallas, TX 75285-1001

Discover Card
P.O. Box 6103
Carol Stream, IL 60197-6103

Macy's
PO Box 6085
Carol Stream, IL 60197-6085

Bluevine (Celtic Bank)
401 Warren Street, #300
Redwood City, CA 94063

Gary Jeffrey
47 Fair Oaks Street
San Francisco, CA 94110

Mynt Advance
633 167th Street
Miami Beach, FL 33162

BMW Financial
PO Box 3608
Dublin, OH 43016-0306

Hank Herzing
64 Cayman Place
Palm Beach Gardens, FL 33418

Nordstrom Visa
PO Box 100135
Columbia, SC 29202-3136

Busey Consumer Loan
800 Waukegan Rd
Glenview, IL 60025

Hazel Sullivan
8930 Bay Colony Drive, #1700
Naples, FL

Pat Carmen
544 Northampton Circle
Elk Grove Village, IL 60007

Citi AA
PO Box 78045
Phoenix, AZ

Hope Education
4584 Llimerick Lane
Frisco, TX 75034-2147

Ritz Carlton
P O Box 6294
Carol Stream, IL 60197-6294

Citi MC
PO Box 78045
Phoenix, AZ

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

Robert Moriarty
Merrill Lynch LMA
110 N. Wacker Dr., 17th Floor
Chicago, IL 60606

Cook County Treasurer
PO Box 805438
Chicago, IL 60680-4116

Internal Revenue Service
Cincinnati, OH 45999-0025

RSA Properties
9730 S. Western Ave., #204
Attn: Jerry Berlin
Evergreen Park, IL 60805

Slate Advance
15 America Ave., #3
Lakewood, NJ 08701

The Avanza Capital Group, Inc.
3974 Amboy Road, #306
Staten Island, NY 10308

Unify Credit Union
PO Box 10018
Manhattan Beach, CA 90267

Uniify Financial Credit Union
PO Box 10018
Manhattan Beach, CA 90267

Unity Financial Credit Union
PO Box 10018
Manhattan Beach, CA 90267

US Bank
PO Box 790408
Saint Louis, MO 63179-0408

US Bank
PO Box 5227
CN_OH_W15
Cincinnati, OH 45201-5227

US Bank of Lincolnwood
PO Box 790179
Saint Louis, MO 63179-0179

Wells Fargo Bank
P O Box 51193
Los Angeles, CA 90051-5493